DETAILED ACTION

Response to BPAI Decision

1.   In the decision by the Board of Patent Appeals and Interferences (BPAI) mailed

6/30/2011, the 35 USC 103(a) rejection of claim 26 was reversed.

The following action is a response to the decision rendered by the BPAI mailed

6/30/2011.

Claims 26 is pending in the application, and is allowed.

Drawings

2.   New corrected drawings in compliance with 37 CFR 1.121(d) are required in this

application because the drawings are informal. Applicant is advised to employ the services of a

competent patent draftsperson outside the Office, as the U.S. Patent and Trademark Office no

longer prepares new drawings. The corrected drawings are required in reply to the Office action

to avoid abandonment of the application. The requirement for corrected drawings will not be

held in abeyance.

Allowable Subject Matter

3.   Claim 26 is allowed.

The following is an examiner's statement of reasons for allowance:

<u>Claim 26</u>

While the BPAI found that the examiner relied upon references of Luchs et al.

(4,831,526), Felton (Felton, Bruce, "Rental Car Insurance: Staying out of financial potholes,"

The New York Times, March 23, 1997, pg. 3, 11), Cullen et al. (6,272,528), Underwood et al.

(5,873,066) and Pescitelli et al. (5,845,256) disclose all of the claimed elements and the BPAI

stated that the examiner provided a detailed analysis of the claim, the BPAI found that the

examiner relied upon references do not render the claim obvious based upon the reasoning

provided by the examiner and the BPAI noted the specific manner of using credit card

information as required by claim limitation (7) copied below (*see* pp 6 and 7 of BPAI decision

mailed 6/30/2011):

> receiving credit card information from the customer, wherein the central processor does not bill a customer credit card for the desired insurance coverage as restricted by the limitation until the central processor receives a confirmation from the customer-operated terminal via an internet-type connection that a newly-quoted price for the desired insurance is satisfactory.

Because the BPAI found that originally numbered claim 26 when considered as a whole

is not obvious, originally numbered claim 26 is deemed allowable.

Any comments considered necessary by applicant must be submitted no later than the

payment of the issue fee and, to avoid processing delays, should preferably accompany the

issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons

for Allowance."

Conclusion

4.   The prior art made of record and not relied upon is considered pertinent to Applicant's

disclosure.

Boyer et al., US Patent No. 6,208,973, in the field of insurance, teaches using credit card

information.

Any inquiry concerning this communication or earlier communications from the examiner

should be directed to MICHAEL FUELLING whose telephone number is (571) 270-1367. The

examiner can normally be reached on Monday - Friday, 8:30 am - 5 pm, EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Robert Morgan can be reached on (571) 272-6773. The fax phone number for the

organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private

PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you

would like assistance from a USPTO Customer Service Representative or access to the

automated information system, call 800-786-9199 (IN USA OR CANADA) or (571) 272-1000.

/M. L. F./
Examiner, Art Unit 3626

/Robert Morgan/
Supervisory Patent Examiner, Art Unit 3626